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|------------------------------|-------------------|
| Lawl M. Afgerall             | (Signature        |
| 12-08-05                     | (Date             |
|                              |                   |

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/751,812      | 12/29/2000  | Hartley C. Starkman  | 60709-00008         | 8464             |

TITLE OF INVENTION: METHODS AND SYSTEMS FOR A COLLECTIONS MODEL FOR LOANS

| APPLN. TYPE   | SMALL ENTITY  | ISSUE FI                                  | EE  | PUBLICATION FEE   | TOTAL FEE(S) DUE                                | DATE DUE  |
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| Typed or printed name _   | Daniel M. Fitz  | gerald                                    | <u> </u>  | Registration  | No. <u>38,880</u>                               |   |
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